



## PRESIDENT'S MESSAGE

Dear Abell Community:

I hope you have been enjoying your summer. I cannot believe how fast the summer is going. It was very nice to see so many of you at the Memorial Day Picnic. Thanks to all of you who donated food and/or assisted with the event. Hopefully, many of you have been enjoying the movies on Fridays on the open space. As many of you may have noticed that part of the open space has been apportioned off to place the new swings in the space. Until construction is complete that part of the open space will be closed. The new swings should be installed by mid-August.

You should have received your property and special benefit tax bills for Fiscal Year 2009. In addition, if you applied for the Homestead Tax Credit this year you may apply for a refund of a portion of the Charles Village Special Benefits District Tax paid for the past three years (2006-2008) if you conclude that the benefit tax has not been well spent. You should have received a letter from the City of Baltimore explaining what you need to do in order to receive a refund. If you have not received the letter please go to [www.charlesvillage.org/announcements](http://www.charlesvillage.org/announcements) or contact me if you do not have internet access. An explanation of how the Homestead Tax Credit works is inside on Page 3.

Here are some upcoming events that I hope you will attend:

- **Saturday, August 2, 2008 at 11 a.m.:** Ride in the National Night Out Kick-Off Parade. Please contact Bonnie Bessor.
- **Wednesday, August 13, 2008 at 6 p.m.:** AIA General Membership Meeting at the Waverly Branch Library (400 E. 33rd Street).
- **Sunday, September 14, 2008 at Noon – 5 p.m.:** AIA Street Fair

I look forward to seeing you at the upcoming events.

Warmest Regards,

Robin Truiett-Theodorson  
AIA, President

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## Greenmount Avenue Parade Saturday Aug. 2nd

Please join us for the 3rd Annual Greenmount Avenue Parade on Saturday August 2nd. Community groups that surround Greenmount Avenue are coming out in droves to show their community pride. Join us and show what a great community AIA is. This parade has been a huge hit the past two years and has even won a national award!

The purpose of this parade is to unify the neighborhoods and businesses surrounding Greenmount Avenue and to continue working together to make our community a safe place to live, shop and work.

The parade will begin at 11:00 AM at 35th street and Greenmount Avenue. The parade will march down Greenmount Avenue to 29th street and is expected to have between 300 and 500 participants!

Some ideas for making us all stand out:

- Wear something wild and/or wacky--a funny hat or costume
- Bring your dog
- Bring your children
- Ride your bike/skateboard/scooter/roller skates
- If you juggle or do other tricks, do them in the parade!

If you dress up your dog or your bike (or yourself on your bike), you will also be able to enter this year's featured pet pageant and bike pageant. Great prizes will be given for the most creative pets and bikes/riders. Feel free to let me know if you have any other ideas for portraying our uniqueness.

Please, tell everyone on your block to participate. We might be a small neighborhood, but we have BIG pride--help us show it! We are asking for a 2 to 3 hour commitment from 10:15am to about 12:30pm.

Please email or call Bonnie Bessor at [bbessor@gmail.com](mailto:bbessor@gmail.com) or 410-467-5170 to sign up. For those who sign up, I will get details to you about where to meet when we get closer to the date.

**THANKS EVERYONE! --Bonnie Bessor**

## Swingset Construction

Construction on the new swingset in the Abell Open Space has finally begun (as of Monday, July 27th). We have been told that the project will take 2 weeks to complete.

Orange construction fencing has been installed around the perimeter of the new swings. We ask that while construction is underway, residents refrain from using this part of the Open Space.

Friday's scheduled screening of *The Straight Story* has been postponed during the construction. We hope to reschedule the film at a later date this summer. Assuming construction is complete by Friday, August 8th, the AIA Summer Film Series will resume with a screening of *The Wizard of Oz*.

Should the plans change, AIA President Robin Truiett-Theodorson will notify AIA members via the AIA email listserv.

## VOLUNTEERS STILL NEEDED!

### Get Involved with the 2008 AIA Annual Street Fair

The AIA's annual Street Fair is just around the corner. (Sunday, Sept. 14th) We are still looking for volunteers to help plan and run the event. Volunteer opportunities include:

- Publicity
- Silent Auction
- Setup and Breakdown
- Crab Feast
- Grill Station
- Bake Sale
- Children's Activities
- Music and Entertainment
- Vendors

Please contact **Robin Truiett-Theodorson**, [rtruiett@yahoo.com](mailto:rtruiett@yahoo.com) or 410 366-7996 if you are interested in being a part of planning a great event!

## Tax Assessments and the Homestead Tax Credit

The homestead tax credit limits the effective increase in your assessment to 10% per year compounded for State real estate tax purposes, and it limits the effective increase in your assessment for City real estate tax purposes to 4% per year compounded. It applies to owner occupied residential properties, but one person or one married couple may not receive the homestead tax credit for more than one residence (the principal residence). Also, when a property has changed hands, the property may be reassessed once without having the homestead tax credit apply.

Let us take an example to illustrate how it works. Let us take a property previously assessed at \$100,000 (that figure is higher than the old assessments for most houses in Abell) and which has just been reassessed for \$220,000. First of all, the assessment has increased by \$120,000, and that increase is phased in linearly over 3 years. What that means is that  $\$120,000 / 3 = \$40,000$  is added to the 2007 assessment of \$100,000 each year, giving assessments of \$140,000 in 2008, \$180,000 in 2009, and \$220,000 in 2010. In 2011, all of our houses will again be reassessed.

Now let us assume to simplify things that the effective assessment in 2007 was \$100,000 for both State and City tax purposes; for many in Abell, the actual City figure would have been slightly lower since they received a small City homestead tax credit in 2007. For 2008, the \$100,000 figure is increased 10% for State tax purposes to \$110,000, and the figure is increased 4% to \$104,000 for City tax purposes.

On the tax bill, both State and City taxes will be computed based on the \$140,000 assessment, but the bill will show a State assessment credit and a City assessment credit so that effectively the State tax will be based on a \$110,000 assessment, and effectively the City tax will be based on a \$104,000 assessment.

For 2009, the effective assessments will be increased again by 10% and 4%. For State tax purposes, the effective assessment will be 10% more than \$110,000 i.e. will be \$121,000. And for City tax purposes, the effective assessment will be 4% more than \$104,000 i.e. will be \$108,160. Note that the increases have been compounded.

For 2010, the effective assessments will be \$133,100 for State tax purposes and \$112,486.40 for City tax purposes. And in 2011, we will again be reassessed (that occurs every 3 years). But the homestead tax credit will continue to limit the effective increases in assessments.

This year, the City is applying the homestead tax credit (using the same effective assessment as for the regular City real estate tax) when it computes the surtax for the Charles Village Community Benefits District (CVCBD), and the City has concluded that the homestead tax credit should have been applied in previous years. If you overpaid for any of the past 3 years because of the City's failure to apply the homestead tax credit, then reportedly you will receive a letter from the City telling you how big a refund you are entitled to (and most will be small), and how to apply for it. I calculated that my refund should be approximately \$4.46. Any refunds will come from the City, and we do not know at this time whether the City will seek to recover from CVCBD the amount it will have had to refund.

Incidentally, a useful figure is the time it takes for the effective assessment to double. For State tax purposes, our effective assessments will double in 7.27 years (i.e. will slightly less than double in 7 years), and for City tax purposes, our effective assessments will double in 17.67 years (i.e. will slightly more than double in 18 years). (Solve for  $x$ :  $1.10^x = 2$ ;  $x \cdot \log 1.10 = \log 2$ ;  $x = \log 2 / \log 1.10 = 7.27$  when rounded.) Fortunately, the State tax rate (0.00112%) is much lower than the City tax rate (0.02268%).

Steve Gewirtz

# - Bulletin Board -

## Officers' Contact List

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## AIA Membership Meeting Wed. Aug 13th, 6:00pm

**Waverly Public Library  
(400 E. 33rd Street)**

### Agenda Items:

- Crime & Safety Report
- 2008 Street Fair
- Barclay School Grants
- Trolley Update
- Open Space Swings Update

## AIA Summer Film Series

Regrettably, construction on the new swing set in the Open Space has forced us to postpone the Aug. 1st screening of *The Straight Story*. However, we will try to reschedule the film later this summer. Pending the timely completion of the construction, our remaining schedule is as follows:

**Fri, Aug 8th**

**The Wizard of Oz**  
Showtime: 8:15pm

**Fri, Aug 29th**

**The Muppet Movie**  
Showtime: 8:00pm

**Fri, Aug 15th**

**Ratatouille**  
Showtime: 8:15pm

**Fri, Sept 5th**

**Happy Feet**  
Showtime: 7:45pm

**Fri, Aug 22nd**

**E.T.**  
Showtime: 8:00pm

**Fri, Sept 12th**

**The Sound of Music**  
Showtime: 7:45pm

### RECYCLING SCHEDULE

2nd & 4th Wednesdays  
of the month:

**8/13, 8/27**

Regular trash pickup is every  
Tuesday and Friday morning.

### DUMPSTER DATES:

**8/16**

All film are screened in the Abell Open Space (300 bl. of E. 32nd St). In the event of rain, films will be shown on the following Saturday night at the same showtime.